

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Larry, Vera D § Case No. 09 B 10459
§
§
Debtor §
§

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 03/26/2009.

2) The plan was confirmed on 06/15/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/14/2010 and 12/20/2010.

5) The case was converted on 01/24/2011.

6) Number of months from filing or conversion to last payment: 21.

7) Number of months case was pending: 24.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$5,520.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,476.50
Less amount refunded to debtor	\$1,196.29

NET RECEIPTS:

\$8,280.21

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,804.00
Court Costs	\$0
Trustee Expenses & Compensation	\$485.19
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,289.19

Attorney fees paid and disclosed by debtor \$726.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CFM Federal CU	Secured	\$2,379.35	\$2,379.35	\$2,379.35	\$898.00	\$0
CFM Federal CU	Secured	\$2,379.35	NA	NA	\$0	\$0
Wells Fargo Bank NA	Secured	\$13,210.61	\$4,093.02	\$4,093.02	\$4,093.02	\$0
Wells Fargo Bank NA	Secured	\$265,622.00	\$280,534.93	\$280,534.93	\$0	\$0
ACL Inc	Unsecured	\$166.50	NA	NA	\$0	\$0
ACS	Unsecured	\$5,125.00	NA	NA	\$0	\$0
AFNI	Unsecured	\$0	NA	NA	\$0	\$0
Asset Care	Unsecured	\$525.57	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$900.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$939.00	NA	NA	\$0	\$0
Citizens Bank	Unsecured	\$0	NA	NA	\$0	\$0
College Loan Corp	Unsecured	\$530.57	\$634.98	\$634.98	\$0	\$0
Credit Protection Association	Unsecured	\$57.05	NA	NA	\$0	\$0
Dept Of Education	Unsecured	\$3,614.00	\$3,844.00	\$3,844.00	\$0	\$0
Direct Charge	Unsecured	\$487.47	\$561.22	\$561.22	\$0	\$0
Educational Credit Management Corp	Unsecured	\$27,694.00	\$45,726.02	\$45,726.02	\$0	\$0
Elmhurst College	Unsecured	\$0	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Fifth Third Bank	Unsecured	\$530.00	NA	NA	\$0	\$0
Illinois Student Assistance Commission	Unsecured	\$25,238.00	\$30,915.55	\$30,915.55	\$0	\$0
Marquette Consumer Finance	Unsecured	\$0	NA	NA	\$0	\$0
Monroe & Main	Unsecured	\$421.29	\$482.36	\$482.36	\$0	\$0
National Collegiate Trust	Unsecured	\$17,387.00	\$43,931.84	\$43,931.84	\$0	\$0
NCO Portfolio Management	Unsecured	NA	\$156.25	\$156.25	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,675.00	\$1,964.24	\$1,964.24	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,258.00	\$1,557.72	\$1,557.72	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$2,759.00	\$2,759.35	\$2,759.35	\$0	\$0
Resurgent Capital Services	Unsecured	NA	\$76.21	\$76.21	\$0	\$0
Seventh Avenue	Unsecured	\$815.29	\$901.02	\$901.02	\$0	\$0
Shell Oil Company	Unsecured	\$368.00	NA	NA	\$0	\$0
Wachovia Education Fin	Unsecured	\$2,250.00	NA	NA	\$0	\$0
Wachovia Education Fin	Unsecured	\$1,594.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
--	---------------	----------------	---------------

Secured Payments:

Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$284,627.95	\$4,093.02	\$0
Debt Secured by Vehicle	\$2,379.35	\$898.00	\$0
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$287,007.30	\$4,991.02	\$0

Priority Unsecured Payments:

Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$133,510.76	\$0	\$0

Disbursements:

Expenses of Administration	\$3,289.19
Disbursements to Creditors	\$4,991.02
TOTAL DISBURSEMENTS:	\$8,280.21

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 1, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.